

R E M A R K S

A. INTRODUCTION

Claims 79-101 are pending and allowed.

The undersigned attorney thanks Examiner Graham and the Examiner's Supervisor, Kambiz Abdi, for discussing this application during a telephone conference of October 16, 2008. During that conversation, Applicants' attorney explained that he had not given authorization for the Examiner's Amendment appearing on pages 2 and 3 of the Notice of Allowance, but that Applicants were willing to amend independent method claims 79 and 87 to include the phrase "via a controller" to obviate any concerns that may arise with regard to statutory subject matter. Applicants have so amended, as explained in detail below.

B. CLAIM AMENDMENTS

Applicants have amended claims 79 and 87 herein to include the phrases "via a controller" and "by the controller" to make it clear that the method is carried out by a tangible device. For example, an issuer central controller 200 is depicted in Fig. 2B of the present application, and includes a central processing unit (CPU) 202 connected to random access memory (RAM) 204 and read only memory (ROM) 206, as well as connected to other tangible components. Support for such an amendment can be found, for example, in the specification on page 6, lines 15-23 ; on page 8, lines 11-24; page 15, lines 18-2; page 17, lines 1-22; and in Figs. 2A and 2B. No new matter has been added, and we respectfully submit that the scope of claims 79 and 87 is unchanged.

With regard to method claim 95, no changes have been made because claim 95 recites such elements as: *transmitting to an issuer central controller a credit card account number... transmitting the serial number to the issuer central controller... and receiving a verification code from the issuer central controller*. Thus, we submit that it is clear that claim 95 is tied to another statutory class, and therefore that it does not require any amendment.

In view of the above remarks, Applicants respectfully request entry of the amendments to claims 79 and 87.

C. AMENDMENT TO THE SPECIFICATION

The specification has been amended to update the priority information on page 1. These changes are cosmetic only, and no new matter has been added.

D. AUTHORIZATION TO CHARGE APPROPRIATE FEES

Please charge any appropriate fees set forth in 37 C.F.R. §§ 1.16 – 1.18 for this Amendment After Allowance and for any accompanying papers to Deposit Account 50-0271, Order No. 96-060-C1. Please credit any overpayment to the same Deposit Account.

E. CONCLUSION

Applicants respectfully submit that all of the pending claims remain in condition for allowance, and we respectfully request the Examiner to enter the amendments to the specification and claims contained herein.

If the Examiner has any questions regarding this paper or the present application, the Examiner is cordially requested to contact Stephan Filipek using the contact information provided beneath the signature line below.

Respectfully submitted,

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Date

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